

**UNITED STATES BANKRUPTCY COURT  
MIDDLE DISTRICT OF PENNSYLVANIA**

Re: Kristin A Marks

Case No.: 1-17-04749HWV

Chapter 13

**Debtor(s)**

**NOTICE OF FINAL CURE PAYMENT**

According to Bankruptcy Rule 3002.1(f), the trustee gives notice that the amount required to cure the pre-petition default in the claim below has been paid in full and the debtor(s) have completed all payments under the plan.

**PART 1: MORTGAGE INFORMATION**

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Creditor Name:	PNC Bank
Court Claim Number:	4
Last Four of Loan Number:	3125
Property Address if applicable:	241 Glen St

**PART 2: CURE AMOUNT**

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**Total cure disbursement made by the trustee:**

a. Allowed prepetition arrearages:	\$67,873.75
b. Prepetition arrearages paid by the trustee:	\$67,873.75
c. Amount of postpetition fees, expenses, and charges recoverable under Bankruptcy Rule 3002.1(c):	\$0.00
d. Amount of postpetition fees, expenses, and charges recoverable under Bankruptcy Rule 3002.1(c) and paid by the trustee:	\$0.00
e. Allowed postpetition arrearage:	\$0.00
f. Postpetition arrearage paid by the trustee:	\$0.00
g. Total b, d, and f:	\$67,873.75

**PART 3: POSTPETITION MORTGAGE PAYMENT**

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Mortgage is paid through the trustee.

Current monthly mortgage payment: \$1,314.49

The next postpetition payment is due on: Feb 2023

**PART 4: A RESPONSE IS REQUIRED BY BANKRUPTCY RULE 3002.1(g)**

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Under Bankruptcy Rule 3002.1(g), the creditor must file and serve on the debtor(s), their counsel, and the trustee, within 21 days after service of this notice, a statement indicating whether the creditor agrees that the debtor(s) have paid in full the amount required to cure the default and stating whether the debtor(s) have (i) paid all outstanding postpetition fees, costs and escrow amounts due, and (ii) consistent with §1322(b)(5) of the Bankruptcy Code, are

current on all postpetition payments as of the date of the response. Failure to file and serve the statement may subject creditor to further action of the court, including possible sanctions.

To assist in reconciling the claim, a history of payments made by the trustee is attached to copies of this notice sent to the debtor(s) and the creditor.

Dated: February 23, 2023

Respectfully submitted,

/s/ Jack N. Zaharopoulos  
Standing Chapter 13 Trustee  
Suite A, 8125 Adams Drive  
Hummelstown, PA 17036  
Phone: (717) 566-6097  
Fax: (717) 566-8313  
email: info@pamd13trustee.com

**UNITED STATES BANKRUPTCY COURT  
FOR THE MIDDLE DISTRICT OF PENNSYLVANIA**

IN RE: Kristin A Marks  
Debtor(s)

CHAPTER 13  
CASE NO: 1-17-04749HWV

**CERTIFICATE OF SERVICE**

I certify that I am more than 18 years of age and that on February 23, 2023, I served a copy of this Notice of Final Cure Payment on the following parties by 1<sup>st</sup> Class mail from Hummelstown, PA, unless served electronically.

**Served Electronically**

Hannah Herman-Snyder, Esquire  
183 Lincoln Way East  
Chambersburg PA 17201

**Served by First Class Mail**

PNC NA  
Att: Bankruptcy  
3232 Newmark Dr  
Miamisburg OH 45342

Kristin A Marks  
241 Glen St  
Chambersburg PA 17201

I certify under penalty of perjury that the foregoing is true and correct.

Date: February 23, 2023

/s/ Liz Joyce

Office of the Standing Chapter 13 Trustee  
Jack N. Zaharopoulos  
Suite A, 8125 Adams Dr.  
Hummelstown, PA 17036  
Phone: (717) 566-6097  
email: [info@pamd13trustee.com](mailto:info@pamd13trustee.com)

# Disbursements for Claim

Case: 17-04749

KRISTIN A. MARKS

PNC BANK  
BANKRUPTCY DEPT  
3232 NEWMARK DR  
MIAMISBURG, OH 45342

Sequence: 07  
Modify:  
Filed Date:  
Hold Code:

Acct No: 3125

Amt Sched:	\$0.00	Debt:	\$55,489.93	Interest Paid:	\$0.00
Amt Due:	\$1,314.49	Paid:	\$55,489.93	Accrued Int:	\$0.00
				Balance Due:	\$0.00

Claim	name	Type	Date	Check #	Principal	Interest	Total	Reconciled
						DisbDescrp		

## 5010 PNC BANK

501-0	PNC BANK		01/18/2023	2021095	\$1,311.22	\$0.00	\$1,311.22	Payment for 12/2022
501-0	PNC BANK		01/18/2023	2021095	\$1,314.49	\$0.00	\$1,314.49	Payment for 1/2023
501-0	PNC BANK		11/16/2022	2019145	\$1,311.22	\$0.00	\$1,311.22	12/07/2022
								Payment for 11/2022
501-0	PNC BANK		10/18/2022	2018113	\$1,311.22	\$0.00	\$1,311.22	10/26/2022
								Payment for 10/2022
501-0	PNC BANK		09/13/2022	2017042	\$1,311.22	\$0.00	\$1,311.22	09/19/2022
								Payment for 9/2022
501-0	PNC BANK		08/17/2022	2016039	\$1,311.22	\$0.00	\$1,311.22	08/24/2022
								Payment for 7/2022
501-0	PNC BANK		08/17/2022	2016039	\$1,311.22	\$0.00	\$1,311.22	08/24/2022
								Payment for 8/2022
501-0	PNC BANK		07/13/2022	2014966	\$1,311.22	\$0.00	\$1,311.22	07/20/2022
								Payment for 6/2022
501-0	PNC BANK		05/17/2022	2012967	\$1,311.22	\$0.00	\$1,311.22	05/24/2022
								Payment for 5/2022
501-0	PNC BANK		04/12/2022	2011887	\$1,311.22	\$0.00	\$1,311.22	04/19/2022
								Payment for 4/2022
501-0	PNC BANK		03/16/2022	2010868	\$1,311.22	\$0.00	\$1,311.22	03/23/2022
								Payment for 2/2022
501-0	PNC BANK		03/16/2022	2010868	\$1,311.22	\$0.00	\$1,311.22	03/23/2022
								Payment for 3/2022
501-0	PNC BANK		01/19/2022	2008904	\$1,344.44	\$0.00	\$1,344.44	01/26/2022
								Payment for 12/2021
501-0	PNC BANK		01/19/2022	2008904	\$1,311.22	\$0.00	\$1,311.22	01/26/2022
								Payment for 1/2022

<u>Claim</u>	<u>Name</u>	<u>Type</u>	<u>Date</u>	<u>Check #</u>	<u>Principal</u>	<u>Interest</u>	<u>Total</u>	<u>Reconciled</u>
						<u>Disb</u>	<u>Descrp</u>	
501-0	PNC BANK		12/15/2021	2007891	\$1,344.44	\$0.00	\$1,344.44	12/23/2021
								Payment for 11/2021
501-0	PNC BANK		11/16/2021	2006870	\$1,344.44	\$0.00	\$1,344.44	11/23/2021
								Payment for 10/2021
501-0	PNC BANK		10/14/2021	2005839	\$1,344.44	\$0.00	\$1,344.44	10/19/2021
								Payment for 8/2021
501-0	PNC BANK		10/14/2021	2005839	\$1,344.44	\$0.00	\$1,344.44	10/19/2021
								Payment for 9/2021
501-0	PNC BANK		09/14/2021	2004791	\$1,344.44	\$0.00	\$1,344.44	09/20/2021
								Payment for 7/2021
501-0	PNC BANK		08/18/2021	2003791	\$1,344.44	\$0.00	\$1,344.44	08/25/2021
								Payment for 6/2021
501-0	PNC BANK		05/18/2021	2000743	\$1,344.44	\$0.00	\$1,344.44	05/26/2021
								Payment for 5/2021
501-0	PNC BANK		04/15/2021	1229359	\$1,344.44	\$0.00	\$1,344.44	04/21/2021
								Payment for 4/2021
501-0	PNC BANK		03/17/2021	1228349	\$1,344.44	\$0.00	\$1,344.44	03/25/2021
								Payment for 2/2021
501-0	PNC BANK		03/17/2021	1228349	\$1,344.44	\$0.00	\$1,344.44	03/25/2021
								Payment for 3/2021
501-0	PNC BANK		01/19/2021	1226316	\$1,344.44	\$0.00	\$1,344.44	01/27/2021
								Payment for 1/2021
501-0	PNC BANK		12/10/2020	1224531	\$1,312.71	\$0.00	\$1,312.71	12/15/2020
								Payment for 11/2020
501-0	PNC BANK		12/10/2020	1224531	\$1,312.71	\$0.00	\$1,312.71	12/15/2020
								Payment for 12/2020
501-0	PNC BANK		10/15/2020	1222755	\$1,312.71	\$0.00	\$1,312.71	10/21/2020
								Payment for 10/2020
501-0	PNC BANK		09/17/2020	1221763	\$1,312.71	\$0.00	\$1,312.71	09/23/2020
								Payment for 9/2020
501-0	PNC BANK		08/12/2020	1220702	\$1,312.71	\$0.00	\$1,312.71	08/19/2020
								Payment for 8/2020
501-0	PNC BANK		07/07/2020	1219660	\$1,312.41	\$0.00	\$1,312.41	07/13/2020
								Payment for 7/2020
501-0	PNC BANK		06/02/2020	1218635	\$1,312.41	\$0.00	\$1,312.41	06/09/2020
								Payment for 5/2020
501-0	PNC BANK		06/02/2020	1218635	\$1,312.41	\$0.00	\$1,312.41	06/09/2020
								Payment for 6/2020
501-0	PNC BANK		04/14/2020	1216645	\$1,312.41	\$0.00	\$1,312.41	04/21/2020
								Payment for 3/2020

<u>Claim</u>	<u>Name</u>	<u>Type</u>	<u>Date</u>	<u>Check #</u>	<u>Principal</u>	<u>Interest</u>	<u>Total</u>	<u>Reconciled</u>
						<u>Disb</u>	<u>Descrp</u>	
501-0	PNC BANK		04/14/2020	1216645	\$1,312.41	\$0.00	\$1,312.41	04/21/2020 Payment for 4/2020
501-0	PNC BANK		02/13/2020	1214054	\$1,312.41	\$0.00	\$1,312.41	02/20/2020 Payment for 2/2020
501-0	PNC BANK		01/16/2020	1212706	\$1,312.41	\$0.00	\$1,312.41	01/22/2020 Payment for 1/2020
501-0	PNC BANK		12/12/2019	1211339	\$1,311.42	\$0.00	\$1,311.42	12/18/2019 Payment for 10/2019
501-0	PNC BANK		12/12/2019	1211339	\$1,311.42	\$0.00	\$1,311.42	12/18/2019 Payment for 11/2019
501-0	PNC BANK		12/12/2019	1211339	\$1,311.42	\$0.00	\$1,311.42	12/18/2019 Payment for 12/2019
501-0	PNC BANK		11/07/2019	1209971	\$1,311.42	\$0.00	\$1,311.42	11/14/2019 Payment for 9/2019
501-0	PNC BANK		09/26/2019	1207708	\$1,311.42	\$0.00	\$1,311.42	10/03/2019 Payment for 8/2019
Sub-totals:						\$55,489.93	\$0.00	\$55,489.93
Grand Total:						55,489.93	\$0.00	

# Disbursements for Claim

**Case: 17-04749**

**KRISTIN A. MARKS**

**PNC BANK**  
 ATTN: BANKRUPTCY DEPT  
 3232 NEWMARK DRIVE  
 MIAMISBURG, OH 45342-

Sequence: 24  
 Modify:  
 Filed Date: 12/26/2017 12:00:00AM  
 Hold Code:

Acct No: 3125/PRE ARREARS/241 GLEI

09/19 AMENDED

Amt Sched:	\$132,646.05	Debt:	\$12,383.82	Interest Paid:	\$0.00
Amt Due:	\$0.00	Paid:	\$12,383.82	Accrued Int:	\$0.00
				Balance Due:	\$0.00

<u>Claim</u>	<u>name</u>	<u>Type</u>	<u>Date</u>	<u>Check #</u>	<u>Principal</u>	<u>Interest</u>	<u>Total</u>	<u>Reconciled</u>	<u>DisbDescrp</u>
<b>5200 PNC BANK</b>									
520-0	PNC BANK		01/18/2023	2021096	\$3,701.23	\$0.00	\$3,701.23		
520-0	PNC BANK		11/16/2022	2019147	\$2,622.74	\$0.00	\$2,622.74	12/07/2022	
520-0	PNC BANK		10/18/2022	2018115	\$32.59	\$0.00	\$32.59	10/25/2022	
520-0	PNC BANK		09/13/2022	2017044	\$1,437.21	\$0.00	\$1,437.21	09/20/2022	
520-0	PNC BANK		08/17/2022	2016041	\$497.86	\$0.00	\$497.86	08/24/2022	
520-0	PNC BANK		05/17/2022	2012969	\$1,476.83	\$0.00	\$1,476.83	05/24/2022	
520-0	PNC BANK		04/12/2022	2011889	\$527.22	\$0.00	\$527.22	04/19/2022	
520-0	PNC BANK		03/16/2022	2010870	\$104.81	\$0.00	\$104.81	03/23/2022	
520-0	PNC BANK		01/19/2022	2008906	\$301.23	\$0.00	\$301.23	01/26/2022	
520-0	PNC BANK		05/18/2021	2000745	\$490.93	\$0.00	\$490.93	05/27/2021	
520-0	PNC BANK		04/15/2021	1229361	\$1,191.17	\$0.00	\$1,191.17	04/21/2021	
Sub-totals:						\$0.00	\$12,383.82		
Grand Total:							\$0.00		